

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	Fratto, William T	§	Case No. 09 B 21610
		§	
	Debtor	§	
		§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 06/15/2009.

2) The plan was confirmed on 10/06/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/05/2010.

5) The case was dismissed on 02/09/2010.

6) Number of months from filing or conversion to last payment: 4.

7) Number of months case was pending: 9.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$20,250.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$3,336.00
Less amount refunded to debtor	\$0

NET RECEIPTS: \$3,336.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,122.50
Court Costs	\$0
Trustee Expenses & Compensation	\$213.50
Other	\$0

TOTAL EXPENSES OF ADMINISTRATION: \$3,336.00

Attorney fees paid and disclosed by debtor \$274.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Deborah L Fratto	Priority	\$13,500.00	NA	NA	\$0	\$0
Internal Revenue Service	Priority	\$3,492.01	\$6,069.56	\$6,069.56	\$0	\$0
Volkswagon Credit	Secured	\$0	NA	NA	\$0	\$0
Volkswagon Credit	Secured	NA	\$19,770.09	\$19,770.09	\$0	\$0
Wells Fargo Home Mortgage	Secured	NA	\$199,872.86	\$199,872.86	\$0	\$0
Wells Fargo Home Mortgage	Secured	NA	\$7,401.97	\$7,401.97	\$0	\$0
Wells Fargo Home Mortgage	Secured	\$7,401.97	NA	NA	\$0	\$0
Wells Fargo Home Mortgage	Secured	\$208,486.00	NA	NA	\$0	\$0
Alan H Shifrin & Associates	Unsecured	\$0	NA	NA	\$0	\$0
American Express	Unsecured	\$2,813.36	\$2,813.36	\$2,813.36	\$0	\$0
American National Property	Unsecured	\$666.00	NA	NA	\$0	\$0
AmeriCash Loans LLC	Unsecured	\$1,056.57	\$1,373.56	\$1,373.56	\$0	\$0
Arlington Heights Internal Med	Unsecured	\$180.00	NA	NA	\$0	\$0
Aspen Heating And Cooling	Unsecured	\$837.90	NA	NA	\$0	\$0
Assured Services	Unsecured	\$372.60	NA	NA	\$0	\$0
AT&T	Unsecured	\$145.11	NA	NA	\$0	\$0
Beneficial	Unsecured	\$28,699.66	NA	NA	\$0	\$0

(Continued)

Scheduled Creditors: *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Best Buy	Unsecured	\$513.42	NA	NA	\$0	\$0
BMW Financial Services	Unsecured	NA	\$4,886.79	\$4,886.79	\$0	\$0
BMW Financial Services	Unsecured	\$13,947.78	\$13,947.78	\$13,947.78	\$0	\$0
Buckeridge Door Co	Unsecured	\$112.88	NA	NA	\$0	\$0
Buffalo Grove Eye Card Center	Unsecured	\$977.65	NA	NA	\$0	\$0
Christopher D Watson Psy D & Assoc	Unsecured	\$263.20	NA	NA	\$0	\$0
Daily Herald	Unsecured	\$26.00	NA	NA	\$0	\$0
Davey Tree Expert Co	Unsecured	\$425.00	NA	NA	\$0	\$0
Dell Financial Services, Inc	Unsecured	\$6,121.02	\$6,121.02	\$6,121.02	\$0	\$0
Dyck O'Neal Inc	Unsecured	\$0	\$5,699.71	\$5,699.71	\$0	\$0
GE Money Bank	Unsecured	\$2,104.40	NA	NA	\$0	\$0
Global Payments	Unsecured	\$969.29	\$969.29	\$969.29	\$0	\$0
HSBC	Unsecured	\$475.27	NA	NA	\$0	\$0
IL Bone And Joint Institute	Unsecured	\$216.30	NA	NA	\$0	\$0
Illinois Tollway	Unsecured	\$1,370.00	NA	NA	\$0	\$0
Internal Revenue Service	Unsecured	NA	\$110.81	\$110.81	\$0	\$0
Jerry's Majestic Marine Inc	Unsecured	\$8,765.28	NA	NA	\$0	\$0
JK Designs	Unsecured	\$420.00	NA	NA	\$0	\$0
Joann F Hamm OD & Associates	Unsecured	\$266.23	NA	NA	\$0	\$0
Louis Capozzoli	Unsecured	\$0	\$10,000.00	\$10,000.00	\$0	\$0
Macy's	Unsecured	\$439.35	NA	NA	\$0	\$0
Nordstrom	Unsecured	\$1,624.19	\$1,693.23	\$1,693.23	\$0	\$0
Northwest Community Hospital	Unsecured	\$299.74	NA	NA	\$0	\$0
Northwest Radiology Assoc S	Unsecured	\$10.70	NA	NA	\$0	\$0
Northwest Urological Associates S C	Unsecured	\$15.80	NA	NA	\$0	\$0
Patricia M Stringer MD SC	Unsecured	\$67.00	NA	NA	\$0	\$0
Radio Shack	Unsecured	\$300.30	NA	NA	\$0	\$0
Resurgent Capital Services	Unsecured	\$1,844.92	\$1,959.40	\$1,959.40	\$0	\$0
Resurgent Capital Services	Unsecured	\$1,284.30	\$1,320.90	\$1,320.90	\$0	\$0
Salkeld Sports	Unsecured	\$5,679.32	NA	NA	\$0	\$0
St Viator High School	Unsecured	\$13,006.71	NA	NA	\$0	\$0
State Bank of the Lakes	Unsecured	\$13,469.26	\$13,469.26	\$13,469.26	\$0	\$0
Verizon Wireless	Unsecured	\$350.04	\$2,577.93	\$2,577.93	\$0	\$0
West Asset Management	Unsecured	\$144.00	NA	NA	\$0	\$0

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0	\$0	\$0
Mortgage Arrearage	\$212,974.54	\$0	\$0
Debt Secured by Vehicle	\$19,770.09	\$0	\$0
All Other Secured	\$0	\$0	\$0
TOTAL SECURED:	\$232,744.63	\$0	\$0
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$6,069.56	\$0	\$0
TOTAL PRIORITY:	\$6,069.56	\$0	\$0
GENERAL UNSECURED PAYMENTS:	\$61,243.33	\$0	\$0

Disbursements:

Expenses of Administration	\$3,336.00	
Disbursements to Creditors	\$0	
TOTAL DISBURSEMENTS:		\$3,336.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: March 24, 2010

By: /s/ MARILYN O. MARSHALL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.